

In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of transferring monetary value electronically from an origin to a destination, comprising the steps of:
depositing by a transferor an article having a monetary value in a device at the origin, which monetary value prior to the deposit is in possession of the transferor;
transferring the monetary value from the possession of the transferor;
electronically communicating a value associated with the article corresponding to the transferred monetary value to a dispensing device at a destination that is geographically different from said origin; and
dispensing to a transferee at the destination a medium having inherent value without requiring transfer of any physical media to the transferee by the transferor.
2. (Original) The method of Claim 1, further including dispensing the medium at a destination device as legal tender.
3. (Original) The method of Claim 2, further including dispensing the legal tender of one country that is different from the legal tender of a country of said origin.
4. (Original) The method of Claim 3, further including carrying out an exchange rate calculation to define the value of the legal tender of a country of said destination.
5. (Original) The method of Claim 4, further including accessing a data base to determine an exchange rate.
6. (Currently Amended) The method of Claim 1, further including providing with no physical media to a user a transferee at said origin device a unique identification of a transaction to be carried out between said origin device and said destination device.

7. (Original) The method of Claim 6, further including receiving an input at said destination device by a user thereof said unique identification, and in response to the input of said unique identification at the destination device, dispensing the medium.

8. (Original) The method of Claim 6, wherein said unique identification includes a transaction number and a personal identification number.

9. (Original) The method of Claim 1, further including dispensing the medium at said destination device as a coupon.

10. (Original) The method of Claim 1, further including dispensing the medium at said destination device as a ticket.

11. (Original) The method of Claim 1, further including dispensing the medium at said destination device as a negotiable instrument.

12. (Original) The method of Claim 1, further including dispensing the medium at said destination device as a card having written thereon a monetary value.

13. (Original) The method of Claim 12, further including writing the monetary value on a storage medium of a card.

14. (Original) The method of Claim 13, further including writing the monetary value on a storage medium comprising a chip.

15. (Original) The method of Claim 13, further including writing the monetary value on a storage medium comprising a magnetic strip.

16. (Original) The method of Claim 1, further including receiving at said origin device said article and determining the monetary value associated therewith, subtracting from the monetary value a transaction expense to provide a remainder, converting the remainder to said

medium and dispensing the medium at said destination device.

17. (Currently Amended) The method of Claim 1, further including receiving at said origin device a card having stored thereon said monetary ~~value~~ value.

18. (Original) The method of Claim 1, further including receiving at said origin device a negotiable instrument as said article.

19. (Original) The method of Claim 1, further including receiving at said origin device legal tender as said article.

20. (Original) The method of Claim 1, further including dispensing at said origin device an electronic message authorizing payment of an invoice.

21. (Original) The method of Claim 20, further including transferring the electronic message to a merchant for payment of the invoice.

22. (Original) The method of Claim 1, further including electronically transmitting from the origin device a message having a format including at least two variable segments, and a fixed segment having one or more fields defining respective formats of said variable segments.

23. (Original) The method of claim 22, wherein said fixed segment includes fields defining identification parameters of said origin device, one said variable segment has fields defining a method of payment, and another variable segment has fields defining parameters of a vendor of goods or services.

24. (Original) The method of Claim 1, further including receiving input information via a touch screen input/output device by a user using said origin device, and encrypting the signals input by the user via the touch screen input/output device.

25. (Original) The method of Claim 1, further including using a kiosk terminal as said destination device.

26. (Original) The method of Claim 1, further including using a printer at said destination device to print said medium.

27. (Original) The method of Claim 1, wherein said dispensing comprises printing said medium.

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